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COIN DIGEST



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numismatic news
Your Weekly Collecting Guide Featuring COIN MARKET

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PERMANENT COIN CLUB SHOW DATES

SHOW CHAIRMAN: EDWARD VOSS

**Member Clubs: Please check this listing before scheduling
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February — 2nd Sunday: Rantoul Coin Club, Rantoul

February — 4th Sunday: Gibson City Coin Club, Gibson City

March — 1st Sunday: Wat-Cha-Kee Coin Club, Watseka

March — 2nd weekend: Dupo Coin Club, Fairview Heights

March — 3rd Sunday: Freeport Coin Club, Freeport

March — 3rd Sunday: Kankakee Coin Club, Kankakee

April — Last weekend (two days): Mattoon Coin Club, Mattoon

April — Last Saturday: Corn Belt Coin Club, Bloomington

September — Last Sunday: Fairfield

October — 1st Saturday: Corn Belt Coin Club, Bloomington

**October — 2nd Sunday: Viking Club of Moline,
1450 First Street, Moline, Illinois 61265**

October — 3rd Sunday: Kankakee Coin Club, Kankakee

October — 3rd Sunday: McHenry County Coin Club, Crystal Lake

October — 4th Sunday: Hoopeston Coin Club, Hoopeston

November — 1st Sunday: Champaign-Urbana Coin Club, Urbana

November — 1st Sunday: Dixon Coin Club, Dixon

November — 1st Sunday: Centralia Coin Club, Centralia

November — 2nd Sunday: Aurora Coin Club, Aurora

SECRETARY'S REPORT

The year is half over. Have you paid your ILLNA dues?

The secretary has about 30 trophies that are available, free. These are used but in good shape. All they need is a new front plate. So if you want to save a little club money, they are available. The trophies were donated by Dale Richelson, Curtis Vasser, and Yours Truly.

ILLNA is going out of the display case business. We own a little over 50 display cases that are not being used. They will be made available to the paid-up ILLNA members at \$25.00 each, one to a person. If any are left over, then it's first come, take as many as you want. So the first 50 people to write to the secretary get the cases.

Jimmy

In this issue you will find an application for exhibiting at the ILLNA State Show at Peoria, September 9-11. The show will be at the Continental-Regency Hotel. Let's have a good turnout of exhibitors.

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EDITORIAL: SHARE YOUR KNOWLEDGE

How many times have you heard the saying "Buy the book before you buy the coin?" Perhaps it should be extended to say "Buy the book before you buy or sell the coin."

As most collectors know basically what they have, they wouldn't sell a key date coin such as a 1916-D Mercury dime for its silver content. However, as it so often happens a non-collector has coins that they have inherited from relatives. With no knowledge or interest of coins, they take them to a coin shop and sell them at 4 or 5 times face value and are quite pleased.

After talking with several dealers, I've found that quite often they purchase key date coins knowingly or unknowingly for little over face value. The most spectacular buy was during the great silver boom a few years ago. The unique 1870-S half-dime was purchased for its silver content from a non-collector by an Illinois dealer. The coin has since been sold for \$425,000. If only this person and others wishing to sell coins would spend some time and a few dollars to research what they have, it would certainly pay off.

Is it the responsibility of a dealer to inform a customer of what the true value is or is the customer responsible? If a dealer is very busy or a large amount of loose coinage is brought to him, I can understand him just making a quick offer. But sometimes a customer might only bring one or two coins in. Perhaps we as collectors can be of some help. Possibly several members of your coin club could set up a table in your local bank lobby and invite people to bring their coins to you for evaluation. You might even extend an invitation to your next club meeting. Who knows, maybe some people might be persuaded to become club members. If not, members could offer to buy their coins at a better price than a dealer could offer and in the process save a few dollars themselves.

While on the subject of coin clubs, your continued support is urged. Where else can you gain knowledge, enjoy yourself and share fellowship with good people that have the same interests. Also needed is to bring in junior members so that our hobby can continue to grow.

Elsewhere in this publication we are instituting a new column on club news. We hope to make this a permanent feature, so please take the time to send us information about your club. Photos are welcome.

We are still looking for articles to fill these pages. If you've ever wanted to see your name in print, now is your chance. Since we have not received any comments on the last issue we are assuming that you are satisfied or just don't care. If you do have comments direct them to: Mark Wieclaw, 175 W. Wood St., New Lenox, IL 60451.

Mark

P.S. We hope to see you at the state show.

COLLECT NATIONAL CURRENCY FROM YOUR HOME TOWN BANK(S)

by Samuel W. Johnson Jr., NLG

The field of numismatics offers a vast area of collecting interests. Many people value “S” mint coins and make statements such as, “it’s an 1881-Sss silver dollar!” Others collect currency from the Federal Reserve banks. This list would be nearly endless.

However, in my opinion, there is one area of collecting that surprisingly is overlooked. I find it extremely puzzling why numismatics (throughout the nation) don’t collect National Currency from their own home town! Why do collectors purchase “mint sets” and “sheets” of currency from the government and then avoid (possibly) collecting currency from their home town!? I can only assume that these people are unaware of this type of currency!

This article, hopefully, will make many people begin collecting National Currency from their home town! First, however, you must do a small amount of research to see if there was a National bank in your home town that issued national currency. Just because there isn’t one in business today doesn’t mean that there never was one! If there was/is, this is where “the fun begins!”

You must begin a search that may take years. The collection featured later in this article took 11 years to complete. One of the first things you must do is contact the nearest major national currency dealer. Inform him that you are interested in your home town’s national currency! Request that he send you a complete listing of various types of currency that your bank issued (denominations, serial numbers, types, and the amount of total issue of each type and the total amount that escaped destruction.) This information is readily available for most states, and the majority of dealers will send this information to you at no charge. Later, you may want to purchase a complete listing of every bank in your state.

Armed with the knowledge of the kind of notes that your bank issued, you must begin your search in earnest. One of the first things you should do is join the Society of Paper Money Collectors, (SPMC); write Mr. Ron Horstman, P.O. Box 6011, St. Louis, MO, 63139 for membership applications. The SPMC magazine named, “Paper Money” will given you knowledge about National Currency and the addresses of currency dealers throughout the nation. And let me tell you, friends, the notes you want are all over the nation! Correspond with other National Currency collectors. Ask them questions! They will be please to help you!

Advertise in Coin World, the Numismatic News, Paper Money magazine, and other major numismatic publications. Advertise in local area news-

papers. Excellent times to advertise in the newspapers are about three weeks before Christmas, just prior to the April 15 deadline for income taxes, and a few weeks prior to the due date of yearly real estate taxes. During these times, people may need money and possibly will sell a note for you.

If the weather is extremely cold or hot for a month or two, advertise again. Retired people (on fixed incomes) may need money to pay their utility bills. I do not consider any of these suggestions an underhanded way to possibly acquire notes if these people are paid a fair price.

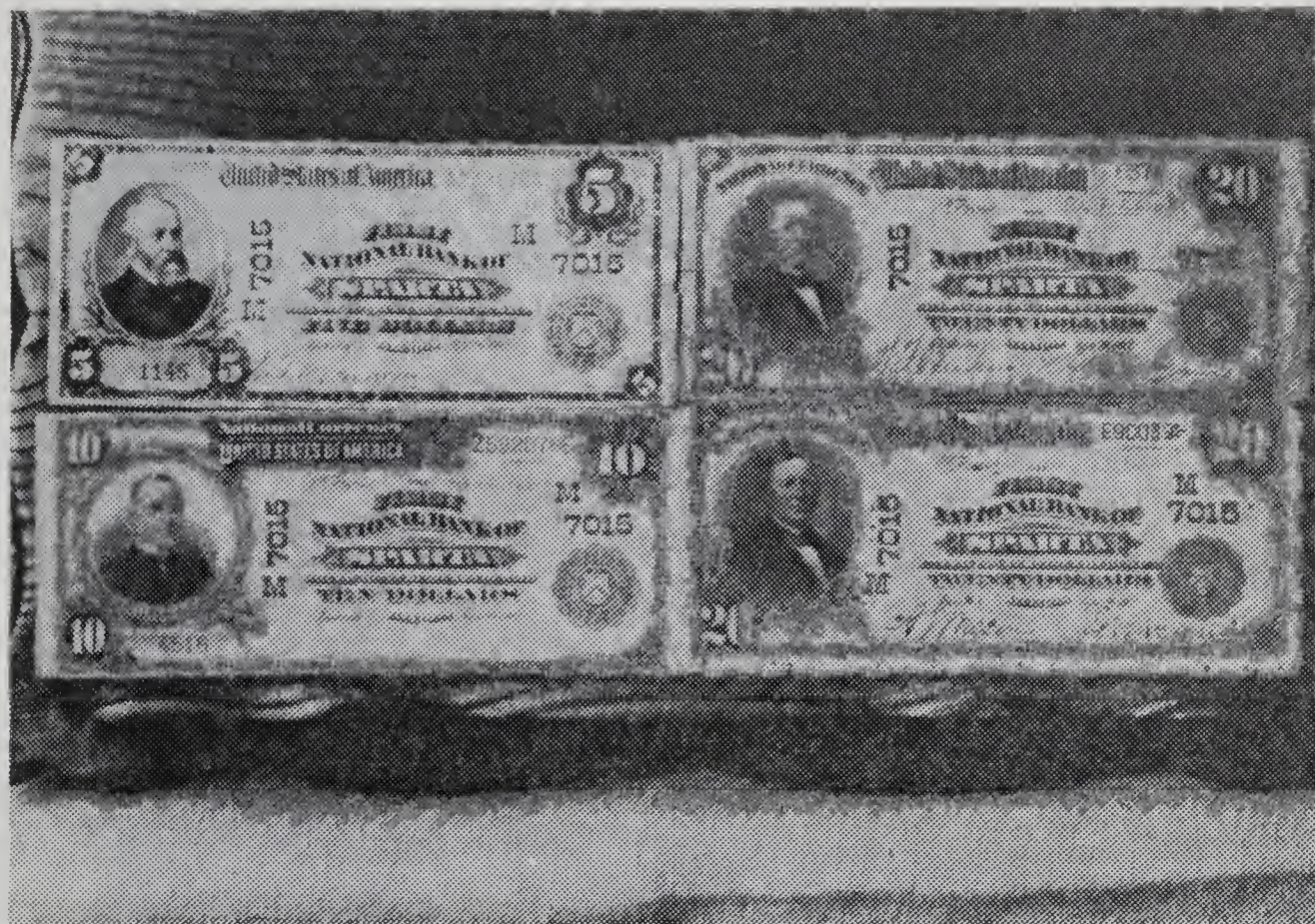
Probably, a few major currency dealers will cringe at my next suggestion. The majority will be pleased to help you. Write to every National Currency dealer and ask if they have or know of notes from your home town. Remember to, without exception, enclose a self-addressed stamped envelope (SASE) when doing this. I used to do this several times a year to perhaps 10 dealers at a time.

If a dealer solicits a "want list," by all means request that he add your name to his list. Some have file cards with your name and address stating your needs. Then, at some point in the future, one of these dealers may acquire a note that you want and will notify you.

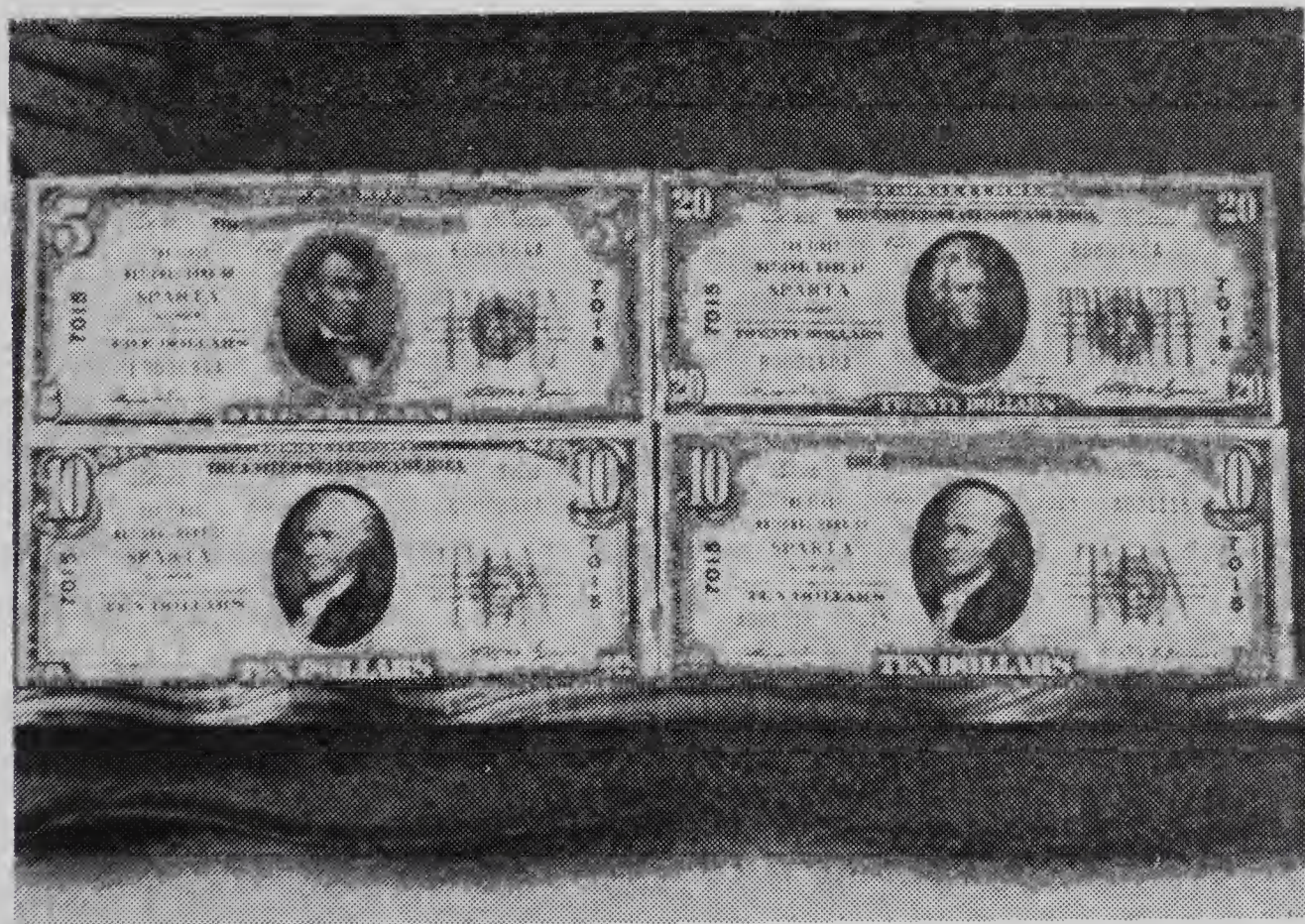
Once you begin your collection, always keep several hundred dollars in reserve. (You will never know when a note will surface and be offered to you!) About seven years ago, a very rare \$20, Red Seal note was offered to me for \$425. I had no prior notice whatsoever about this note. Fortunately, I was able to acquire the note. I may never get another chance to purchase a local Red Seal and am thrilled to own this treasure!

Although my collection is as complete as possible, many of you may not be able to acquire one type of every note issued to your bank. Many banks had very small issues of certain types of their currency. If your bank's National Currency is very rare, don't give up. Try to acquire one large size note and one small size note. You will then at least have one of each kind, which in many cases will prove to be an impressive collection.

I will now feature my home town collection of National Currency. I was born in Sparta, Illinois, and will be buried in the local cemetery upon death. My collection cannot be duplicated, and it "turns me on" to have something no-one else can have! Please do not stop reading this article after viewing the photographs! There are several additional items that I request to present to you.



Large size Sparta National Currency is much scarcer than the records indicate. The large \$20.00 with serial #656 is the very rare “Red Seal” note. The large \$5.00 is a beautiful “dated back” specimen, and both the \$10.00 and \$20.00 are “plain back blue seal” notes.



Small size Sparta National Currency is scarcer than large size. To date, only four Type II notes are known to exist. The small Type II \$10.00 in this photo (serial 1118) was acquired after 11 years of searching! As stated within this article, the small \$5.00 is unique!



The First National Bank of Sparta will soon be in existence 100 years. The bank’s competent leadership enabled it to easily survive the great depression of 1929-1935. The author will undoubtedly be asked to display his collection at the bank during the upcoming “century celebration” in 1985, and will be most pleased to do so!

A very brief history of the first National Bank of Sparta is as follows. The bank began business as “The Merchants and Exchange Bank” in the year 1885, and became a state bank in 1894. It became a National Bank in 1903 and received charter number 7015. (Every National Bank has a different charter number. First National of Sparta, and other banks, keep this same charter number.)

The circulation of the First National Bank of Sparta totalled \$866,910.

THIRD CHARTER RED SEALS

- \$5-5-5-5 plate (sheet).....\$34,500 worth—Serials 1-1725
- \$10-10-10-10 plate.....\$66,000 worth—Serials 1-1320

THIRD CHARTER 1902-1908 DATED BACKS

- \$5-5-5-5 plate.....\$48,000 worth—Serials 1-2400
- \$10-10-10-10 plate.....\$91,000 worth—Serials 1-1820

THIRD CHARTER PLAIN BACK BLUE SEALS

- \$5-5-5-5 plate.....\$170,900 worth—Serials 2401-10945
- \$10-10-10-10 plate.....\$281,400 worth—Serials 1821- 7448

The amount of large size escaping government redemption (and destruction) was \$2,740, as of July 1935.

SMALL SIZE SERIES 1929

\$5 Type I	\$56,340 worth—Serials 1-1878
\$10 Type I	\$56,400 worth—Serials 1- 940
\$20 Type I	\$31,200 worth—Serials 1- 260
\$5 Type II.....	\$10,330 worth—Serials 1-2066
\$10 Type II.....	\$12,560 worth—Serials 1-1256
\$20 Type II.....	\$ 8,280 worth—Serials 1- 414

(No figures available for small size survivors)

(The difference between Type I and Type II notes is that the bank’s charter number is on the note twice on Type I and four times on Type II notes.)

Although I know of 42 surviving pieces of Sparta National Currency (24 large size and 18 small size), this is most misleading. Many currency experts and rarity catalogers would consider Sparta National Currency to be “common.”

However, my 14-year records indicate otherwise for certain Sparta Nationals! There are only three Red Seal survivors — one \$5.00, one \$10.00, and the \$20.00 featured in this article. There are only four “dated back” survivors — the large \$5.00 in this article, one \$10.00 owned by the bank, one \$5.00 (mine) in the Sparta Museum, and another \$5.00 owned by a prominent collector.

The small size also has several very rare survivors! The small size \$5.00 featured in this article is the only known survivor of its kind! This note made the “previously unknown” list in the Nov.-Dec. 1979 issue of Paper Money magazine! The local bank has three Type II \$20.00 notes. Only one other Type II note is known, that being the \$10.00 in this article. The most common notes, in both large and small size, seem to be the \$20.00 denomination.

Why was National Currency issued? I will try to tell you in a brief and understandable manner. National Currency was issued to assure the people that the bank was solvent. There have been many severe economic depressions during the past 125 years. The “1929 crash” is simply the most famous. Many hundreds (sometimes thousands) of banks went bankrupt during these depressions, causing depositors to lose some or all of their money. Even today some older people are afraid to put their money in banks.

National banks were required (by government law) to send a moderate part of their assets to the federal government, who then issued each bank “their own currency” (the amount issued to each bank was exactly the

amount the bank sent). The money the bank sent to the government was “used” to buy government bonds or other guaranteed securities. Therefore, the bank’s depositors knew that the bank was reasonably solvent because the government kept the bank’s bonds and the bank’s National Currency was in circulation.

Although \$2,740 of large size Sparta National Currency “supposedly” escaped government redemption and destruction as of July, 1935, this again is very misleading. Notes destroyed by other manners, such as house fires, etc., are included in the government figure. Obviously, the majority of the \$2,740 does not exist! With the help of several prominent National Currency collectors, I can only account for \$285 worth of survivors! Although, undoubtedly, other notes exist, I seriously doubt if there are \$600 total worth of small and large survivors from the First National of Sparta! Small size survivors are even scarcer than large size!

There are thousands of key coins available (such as 1909 SVDB cents) and these coins sell for several hundred dollars. Most small town National Currency will have less than 50 survivors, yet the notes sell for much less than one of these key coins. Why? This rarity comparison “doesn’t add up” does it?

So friends, the decision is entirely up to you! There is something fascinating about seeing the name of your home town on a piece of currency. If you begin collecting, you (like me) may eventually own the finest known and most complete collection of National Currency from your home town. This is most satisfying to me because I have something that everyone cannot have.

If you do begin collecting, I will know you even if we have never met. You will be eagerly searching through stacks of National Currency at coin shows and major conventions. I will notice your ads in numismatic publications and will unfortunately be unable to help you. However, I wish you success.

CLUB NEWS

The Will County Coin Club (W.C.C.C.) of Joliet, IL held its twenty-fourth annual show on April 17th in conjunction with National Coin Week. Although attendance was down from previous years, enthusiasm was high and most dealers felt the show was a success. Along with the 25 dealer bourse area, a section of the floor was set aside to exhibitors. As usual the displays were top quality. There were 15 exhibits in 6 competitive classes and a non-competitive class. Winners are listed below:

United States

1. Lou Iavarone

Junior

1. Casey Iavarone
2. Nick Iavarone

Foreign

1. Mark Wieclaw
2. Dale Lukanich

Paper

1. Henry Stephenson

Gold

1. Bob Ziesmer
2. Ed Voss

Miscellaneous

1. Henry Stephenson

Best of Show (overall) — Henry Stephenson for his display of confederate \$100 bills.

Earl Kentner Award (best of show by a club member) — Henry Stephenson

Hans Braun Award (most educational) — Henry Stephenson

Harlan J. Berk Award (best display of ancients) — Mark Wieclaw

Peoples Choice — Lou Iavarone



Display Chairman Mark Wieclaw (left) presents "Best of Show" Trophy to Henry Stephenson (right).



First Place Winners (left to right) — Henry Stephenson, Mark Wieclaw, Bob Ziesmer, Lou Iavarone, Casey Iavarone

Exhibiting but not receiving first or second place awards were Kevin Dailey and Mike Hurley. In the non-competitive area, Ethel Ziesmer had two exhibits including her very educational display on grading Mercury dimes.

Throughout the day refreshments were served and hourly door prizes were awarded. At the close of the show the annual raffle was held with a U.S. \$5 Gold Piece as first prize. Other prizes included \$100 cash, \$50 cash, an unc. silver dollar, and a 1982 proof set.

The W.C.C.C. meets each first Thursday of the month at 7:30 in the back room of Harwood Post located at I-80 and Larkin Ave. in Joliet. The club has started planning for a special 25th anniversary show next April 15th. Admission is free and anyone wishing to set up a display is encouraged to do so.

INTERVIEW

In this issue we have an interview with Jim Beasley. Jim is owner of Tilden Coin Company. He is also a National Exhibit Judge and will judge U.S. Gold at this year's ANA Convention in San Diego; he is also a special consultant to ANACS on gold. Space was limited so we couldn't ask all the questions that we wanted to. So Jim said feel free to visit him at his table at the Illinois State Show in Peoria.

Question 1: How will the new laws affect the hobby?

Jim: I see little or no effect on the true collectors (for example completing sets, etc.)

Question 2: What coins are underpriced or a good investment?

Jim: **Properly** graded U.S. coins prior to 1930. What we are seeing now are investment papers (no names) and investment houses promoting coins that they have a great deal of control over. No surprise that they just happen to sell the same coins they are promoting. It might not be a bad idea to buy what they are not promoting.

Question 3: How do you feel about authenticating services?

Jim: I am strongly in favor of them, but stay with the major ones like ANA, INS and Silver Towne.

The counterfeiters are getting very good. Just a few months ago I received a AU For Vancouver half dollar from a major auction house which I won at an auction. Something just didn't look good so I checked it out, and it was a counterfeit. A hundred dealers probably saw it and didn't even think of the possibility of it being a counterfeit.

Some of the most often seen counterfeit coins are 1932 D&S quarter, 1909-S VDB, 1937-D 3-leg Buffalo Nickel (if I see one more of those I think I will throw up), and **ALL U.S. GOLD**.

Question 4: How has business been recently in comparison to last year?

Jim: The business at shows has increased very well. The mail order business has improved but not as well as shows.

Question 5: Please give us a general comment on the market in general.

Jim: Inflation has been increasing and with that the price of coins should have a steady rise. As long as you don't purchase coins at hyped-up inflated prices, your investment should steadily increase.

COIN HISTORY

by Mark Wieclaw

One of the most popular designs ever to appear on a coin has been "Saint George and the Dragon" by Benedetto Pistrucci. His masterpiece has graced the coinage of Great Britain on and off for 165 years. The information provided below will hopefully explain why this design and its history has been held so dearly to the hearts of the British for all these years. St. George:



According to legend was a high ranking soldier in the Roman army.

Is said to have visited Britain during a royal expedition.

He was a devout Christian and spread the word of God wherever he went.

He was executed in Palestine about 300 A.D. during the persecutions of the Emperor Diocletian.

The myth of slaying a dragon was probably started by a Christian convert who transferred a pagan legend to a hero of his new faith.

Was adopted by the Crusaders as their guardian saint.

Young women prayed to him in troubled times leading many noblemen to think that if they were to rescue a damsel in distress they too might become a saint.

King Edward III (1327-77) declared him patron saint of England.

Benedetto Pistrucci and his design:

Because of several wars during the late 18th and early 19th centuries Great Britain was faced with a shortage of silver for its coinage.

It was decided the country could no longer support a bimetallic monetary system.

In 1816 Britain set the stage for the rest of the world when it went on the gold standard, reducing silver coinage to the status of tokens.

King George III (1760-1820) wanted all coinage to be redesigned.

The guinea (21 shillings) was dropped in favor of the sovereign (20 shillings).

The Prince Regent, later to be King George IV, was a great patron of Italian art. He had seen some of Pistrucci's works and wanted him to design the new coinage of Britain.

Pistrucci submitted a bust of George III to be used as the obverse. It was accepted and he was given a position in the Royal Mint.

His work was far superior to anyone else and he was asked to both design and engrave the obverse and reverse of the new coins.

He suggested his rendition of St. George slaying the dragon for the reverse of the sovereign.

The George and the dragon design first appeared in 1817. George was depicted with a broken spear in his right hand.

In 1820 the design was modified to show him holding a sword.

Pistrucci's "St. George and the Dragon" has appeared in at least four different compositions, those being: copper, cupro-nickel, silver, and gold.

It has also been used on at least seven denominations of British and Commonwealth country coins.

1951 was the last year that the design was used on the Crown, but can still be seen on all gold coinage.

Pistrucci is also known for his beautiful "Waterloo" medal started in 1816 but not completed until 1849.

Bibliographies:

Coins in History, John Porteous

Christian Mythology, James McNeal

The History of the Gold Sovereign, Sir Geoffrey Duvée and H.G. Stride

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HOOKED ON CLASSICS

by Mark Wieclaw

Since I consider myself a collector rather than an investor , my collection contains at least one example of almost all facets of the numismatic spectrum. However, the area I find most fascinating is classical (ancient) coins.

Although history was one of my least favorite subjects during my school years, as my collection of ancients has grown so has my interest in history. This Fall I am enrolled in a class that studies the history of world civilization before 1500 A.D.

Just think, despite being dead for thousands of years the names and faces of Alexander the Great, Cleopatra, Marc Anthony, Julius and Augustus Caesar and Constantine the Great will live forever through their coins. In many cases the only evidence that some of the ancient buildings ever existed is through their appearance on coins.

Each coin is like a book and tells a short story of what was happening in the life of the current ruler. Also many of the Greek and Roman gods were featured on coins. If you take the time to read the mythology books about them you can appreciate them even more. How about owning a coin that was issued during Jesus Christ's life? Might He or one of His disciples have used that coin once? You can also follow the decline of both the Greek and Roman Empires as their coinage was reduced in both size and precious metal content as time went by. It kind of makes you wonder about the future of the United States.

When it comes to artistic quality, ancient coins are second to none. Their portrait coins are very exacting and the details on buildings, animals, and the human body are truly amazing. When you consider that everything was done by hand, especially the high relief attained, it's even more amazing.

Interest in collecting ancients in this country is increasing rapidly. A couple of years ago only a handful of dealers advertised in Coin World. Now it's not uncommon to see a full column and a half each week. European collectors have been interested since the beginning of coinage. Prices

range from a few dollars for a worn late Roman bronze piece to a million dollars for a Greek silver dekadrachm. You can spend as much or as little as you want for a lot of history.

I'm fortunate in that an ancient dealer is located a few miles from where I work. The office of Harlan J. Berk is a virtual museum. Besides coins he also has display cases full of pottery, glass, and other artifacts, and his library contains just about every volume that's been issued on ancient coins and history. Like most ancient dealers, he and his staff are very helpful in answering any questions a person might have. Specialists usually have a steady group of customers making business more personal and relaxed.

I suggest that you buy only from dealers that will guarantee authenticity of their coins. Also try dealing with specialists that issue fully illustrated sales lists. It costs the dealer and you a little more but at least you won't be surprised when you receive a coin. Other dealers that I have had good luck with are Dennis & Dimund Kroh of Empire Coins in Holly Hills, Florida, John McGregor of Western American International in Edmunds, Washington, and Frank Kovacs of San Francisco, California. Since there are many more that I have not done business with, you should try a dealer near you. Numismatic Fine Arts (N.F.A.) of Beverly Hills, California has a couple of auctions each year, and it's worth the cost of their catalogues to see the beautiful coins that they handle.

To start a basic library will cost you at least a couple of hundred dollars but it will be beneficial. Recommended books are Roman Coins and Their Values, Greek Coins and Their Values (2 volumes), Roman Silver Coinage (4 volumes), and Byzantine Coins and Their Values, all by Seaby. Also Greek Imperial coins, and Emperors of Rome and Byzantium, by David R. Sear.

I hope this article kindles some interest in you so that you too can enjoy an important part of our hobby.

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I.N.S.
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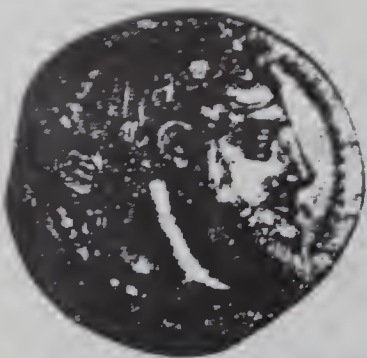
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